**REMARKS** 

This amendment is responsive to the Office Action mailed January 5, 2007.

According to the Office Action, Claims 1-11 were rejected under 35 U.S.C. § 101,

suggesting that the claims fail to produce a tangible result. Independent Claims 12 and 24 were

allowed.

Applicants would like to thank the Examiner for indicating that Claims 12 and 24 are

allowable subject matter, and that Claim 1 would be allowable if amended to overcome the

Section 101 rejection set forth in the Office Action.

Claim 1 has been amended such that it produces a tangible result and therefore satisfies

the requirements of 35 U.S.C. § 101. In particular, Claim 1 has been amended to recite returning

or providing an indication of the failure of both groups of providers to satisfy the offer to a

consumer. Support for this amendment is found on page 27, lines 5-10, and in FIGURE 10.

In view of the foregoing amendments and remarks, applicants respectfully submit that

this application is in condition for allowance. Consequently, early and favorable action passing

the application to issue is respectfully solicited. The Examiner is invited to contact the

applicants' representative at the number below resolve any issues that may facilitate prosecution

of this application.

Respectfully submitted,

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